

**Certificate of Notice Page 1 of 3**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Richard Furbeck  
 Debtor

Case No. 19-14189-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
Form ID: 318Page 1 of 1  
Total Noticed: 23

Date Rcvd: Oct 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2019.

db Richard Furbeck, 7680 Aster Circle, Mertztown, PA 19539  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
           Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14351071 +Amanda Furbeck, 712 State Street, Mertztown, PA 19539-9144  
 14351072 +ERB Ekelectric, 15085 Kutztown Road, Kutztown, PA 19530-9278  
 14351076 +LVECU, 3720 Hamilton Blvd, Allentown, PA 18103-4503  
 14351077 +LVECV, 3720 Hamillton Blvd, Allentown, PA 18103-4503  
 14351078 +Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904  
 14351079 +Midland Mortgage, PO Box 268959, Oklahoma City, OK 73126-8959  
 14351081 Sprint, PO Box 29023, El Dorado Hills, CA 95762  
 14351083 +Transworld, PO Box 15628, Dept 51, Wilmington, DE 19850-5628  
 14351084 +Willard and Kathy Strunk, 36 Kensington Drive, Easton, MD 21601-6267

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHHOLEER.COM Oct 19 2019 07:28:00 ROBERT H. HOLBER, Robert H. Holber PC,  
         41 East Front Street, Media, PA 19063-2911  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 19 2019 03:45:35  
         Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
         Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 19 2019 03:46:27 U.S. Attorney Office,  
         c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14351073 +E-mail/Text: cashiering-administrationservices@flagstar.com Oct 19 2019 03:47:10  
         Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639  
 14351074 +EDI: CITICORP.COM Oct 19 2019 07:28:00 Home Depot, PO Box 6497,  
         Sioux Falls, SD 57117-6497  
 14351075 +E-mail/Text: kgoff@lowermac.com Oct 19 2019 03:45:16 Lower Macugie Township,  
         3400 Brookeside Road, Macungie, PA 18062-1428  
 14351082 +EDI: RMSC.COM Oct 19 2019 07:28:00 SYNCB/Lowes, PO box 965005, Orlando, FL 32896-5005  
 14352309 +EDI: RMSC.COM Oct 19 2019 07:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
         PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14351070 21st Mortgage Corporation  
 14351080 PP&L

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2019 at the address(es) listed below:

JOSEPH T. BAMBRICK, JR. on behalf of Debtor Richard Furbeck N01JTB@juno.com  
 KARINA VELTER on behalf of Creditor MIDFIRST BANK amps@manleydeas.com  
 KEVIN G. MCDONALD on behalf of Creditor Matrix Loan Servicing bkgroup@kmllawgroup.com  
 ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com  
 United States Trustee USTPRRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Richard Furbeck**  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0416**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **19-14189-mdc**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Richard Furbeck

10/17/19

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**